

**Information to identify the case:**

Debtor 1	<u>Michele M. DiBerardino</u>	Social Security number or ITIN	xxx-xx-4482
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	20-12700-JNP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michele M. DiBerardino

3/20/24

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Michele M. DiBerardino  
Debtor

Case No. 20-12700-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Mar 20, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2024:**

Recip ID	Recipient Name and Address
db	Michele M. DiBerardino, 245 Chestnut St, Audubon, NJ 08106-1541
518718465	Foster, Garbus & Garbus, 60 Vanderbilt Motor Pkwy, Commack, NY 11725-5710
518718472	Shellpoint Mortgage Servicing, PO Box 740039, Cincinnati, OH 45274-0039
518720386	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518718473	Tanaglia & Hunt, 395 W Passaic St Ste 205, Rochelle Park, NJ 07662-3016

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 20 2024 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 20 2024 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518718447	Email/PDF: bncnotices@becket-lee.com	Mar 20 2024 21:11:17	American Express, PO Box 981537, El Paso, TX 79998-1537
518718448	Email/PDF: bncnotices@becket-lee.com	Mar 20 2024 21:11:31	American Express, PO Box 1270, Newark, NJ 07101-1270
518750073	Email/PDF: bncnotices@becket-lee.com	Mar 20 2024 21:01:03	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518718449	EDI: BANKAMER	Mar 21 2024 00:42:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
518758342	+ EDI: BANKAMER2	Mar 21 2024 00:43:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518718450	EDI: TSYS2	Mar 21 2024 00:43:00	Barclay Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
518718451	+ Email/Text: notices@burt-law.com	Mar 20 2024 20:52:00	Burton Neil & Associates, 1060 Andrew Dr Ste 170, West Chester, PA 19380-5600
518718459	Email/Text: correspondence@credit-control.com	Mar 20 2024 20:51:00	Credit Control, LLC, PO Box 100, Hazelwood, MO 63042-0100
518718460	Email/Text: correspondence@credit-control.com	Mar 20 2024 20:51:00	Credit Control, LLC, PO Box 546, Hazelwood, MO 63042-0546
518718452	Email/Text: cms-bk@cms-collect.com	Mar 20 2024 20:52:00	Capital Management Service, 698 1/2 S Ogden St, Buffalo, NY 14206-2317
518718453	EDI: CAPITALONE.COM	Mar 21 2024 00:42:00	Capital One Bank, PO Box 98873, Las Vegas, NV 89193-8873

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518746711	+ EDI: AIS.COM	Mar 21 2024 00:43:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518718454	EDI: CAPITALONE.COM	Mar 21 2024 00:42:00	Capital One Services, PO Box 30253, Salt Lake City, UT 84130-0253
518718457	EDI: CITICORP	Mar 21 2024 00:43:00	Citi Cards/Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
518718458	EDI: CITICORP	Mar 21 2024 00:43:00	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
518718461	Email/PDF: creditonebknotifications@resurgent.com	Mar 20 2024 21:11:17	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
518718463	EDI: DISCOVER	Mar 21 2024 00:42:00	Discover Financial Services, PO Box 15316, Wilmington, DE 19850-5316
518718462	EDI: DISCOVER	Mar 21 2024 00:42:00	Discover Financial Services, PO Box 3008, New Albany, OH 43054-3008
518729099	EDI: DISCOVER	Mar 21 2024 00:42:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518718455	Email/Text: BNSFS@capitalsvcs.com	Mar 20 2024 20:51:00	CCS First Savings Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478
518718464	Email/Text: BNSFS@capitalsvcs.com	Mar 20 2024 20:51:00	First Savings Credit Card, PO Box 5019, Sioux Falls, SD 57117-5019
518718456	EDI: JPMORGANCHASE	Mar 21 2024 00:42:00	Chase Card Member Service, PO Box 15298, Wilmington, DE 19850-5298
518718466	EDI: JPMORGANCHASE	Mar 21 2024 00:42:00	JPMCB - Card Services, 301 N Walnut St Fl 9, Wilmington, DE 19801-3971
518751803	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Mar 20 2024 20:51:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518725106	Email/PDF: resurgentbknotifications@resurgent.com	Mar 20 2024 21:00:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518718467	Email/PDF: resurgentbknotifications@resurgent.com	Mar 20 2024 21:01:02	LVNVFunding, PO Box 740281, Houston, TX 77274-0281
518718468	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 20 2024 20:52:00	Midland Credit Management, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
518794513	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 20 2024 20:52:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518808426	+ Email/Text: mtgbk@shellpointmtg.com	Mar 20 2024 20:51:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing as, P.O. Box 10826, Greenville, SC 29603-0826
518718470	Email/Text: Bankruptcy.Notices@pnc.com	Mar 20 2024 20:51:00	PNC Bank, N.A., PO Box 3180, Pittsburgh, PA 15230-3180
518803662	Email/Text: Bankruptcy.Notices@pnc.com	Mar 20 2024 20:51:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
518718471	EDI: PRA.COM	Mar 21 2024 00:43:00	Portfolio Recovery, 120 Corporate Blvd, Norfolk, VA 23502-4962
518814261	EDI: PRA.COM	Mar 21 2024 00:43:00	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541

TOTAL: 35

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0312-1

User: admin

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Recip ID	Bypass Reason	Name and Address
518798947		Cleveland, OH 44101
518798946		PNC Bank, N.A., PO Box 94982
518718469	##	Nationawide Credit, inc., PO Box 14581, Des Moines, IA 50306-3581

TOTAL: 2 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Ronald S. Gellert	on behalf of Creditor Discover Bank rgellert@gsbblaw.com abrown@gsbblaw.com
Tamika Nicole Wyche	on behalf of Debtor Michele M. DiBerardino davidanielslaw@gmail.com 16022@notices.nextchapterbk.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5